



PROCEDURES OF COMMERCIAL CREDIT GRANTING PROCEDURES AT PT. BANK NAGARI SITEBA BRANCH

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ABSTRACT

This study aims to analyze the procedures for granting commercial credit at PT. Bank Nagari Siteba Branch, including the process, requirements, and credit growth during the period of 2021–2025. The research method used is a descriptive method with a qualitative approach, by collecting data through literature study and documentation. The results show that the procedures for granting commercial credit have been implemented in accordance with the prudential banking principle through the application of 5C, 7P, and 3R credit analysis, supported by the completeness of administrative requirements that must be fulfilled by prospective debtors. The main target of commercial credit is focused on productive businesses, especially Micro, Small, and Medium Enterprises (MSMEs) that have good business prospects and repayment capacity. Based on the data analysis, the growth of commercial credit at PT. Bank Nagari Siteba Branch shows a fluctuating pattern. There was a significant increase in 2022 and 2023, followed by a slowdown in 2024 and a decline in 2025. This condition is influenced by various factors, such as economic conditions, credit policies, and credit risk levels. Overall, the performance of commercial credit distribution is considered fairly good; however, it still requires more optimal management to maintain growth stability and minimize the risk of non-performing loans.

Keywords: Commercial credit, credit procedures, credit growth, prudential banking principle, banking.

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INTRODUCTION

Banking occupies a strategic position in economic development and the distribution of income within society. Banks are companies operating in the financial sector. The primary banking activity is collecting funds from the general public in the form of deposits, commonly known as funding. After receiving funds in the form of deposits from the public, the bank redistributes these funds to the public in the form of loans, better known as credit. Interest is charged on loans, and banks also charge loan recipients administrative fees, provision fees, and commissions. The role of banks in collecting and distributing public funds needs to be enhanced by focusing more on financing national economic activities, prioritizing

cooperatives, small and medium-sized enterprises, and all levels of society without discrimination, thereby strengthening the national economic structure.

Credit is the primary activity of banks, serving as an intermediary between those with excess funds and those in need of funds for business activities. According to Banking Law No. 10 of 1998, credit is the provision of money or bills based on a loan agreement or contract between a bank and another party, requiring the borrower to repay the debt within a specified period with interest. In practice, credit granting procedures must be implemented carefully to minimize the risk of non-performing loans.

According to research by Sukamasih and Bhegawati (2024), "clear and systematic credit granting procedures have a positive impact on customer decisions regarding credit for commercial customers." This shows that the correct credit analysis stages, starting from the application, feasibility analysis, to credit realization, greatly determine the quality of the bank's credit portfolio. In addition, Siagian and Roni (2025) emphasized that "effective credit risk management is a major factor in maintaining the stability of the bank's financial performance, especially in reducing the risk of non-performing loans (NPL). In the credit analysis process, banks generally use the 5C principle (Character, Capital, Capacity, Collective, Condition of Economy). Mansir (2018) explained that the consistent application of the 5C principle can help banks in determining the eligibility of prospective debtors and minimize the risk of default. Meanwhile, the application of credit risk management also shows the international standards issued by the Basel Committee on Banking Supervision, which emphasizes the importance of continuous risk monitoring and control in credit provision activities. As a regional development bank, PT Bank Nagari Steba Branch has an important role in distributing commercial credit to business actors in the West Sumatra region. Therefore, an analysis of the commercial credit provision procedures in this branch is important. To determine whether the stages of credit provision are in accordance with the bank's internal regulations and prudential banking principles, this analysis is expected to reveal the effectiveness of the credit provision system in minimizing risk and supporting regional economic growth.

Commercial Credit.

In contemporary academic studies, commercial credit is understood as short-term financing obtained by a company through a trading relationship where the supplier provides goods/services now and the buyer makes payment at a later date. According to Liu Wang, in his article "Commercial Credit and Corporate Productivity," commercial credit is an "important form of informal finance" that many companies use to overcome limited access to formal financing and help support working capital in daily operations. They explain that commercial credit arises from short-term relationships between suppliers and buyers that arise due to deferred payments and plays a crucial role in a company's financing structure, especially when formal financing is inadequate.



The Purpose of Providing Commercial Credit

One of the purposes of providing commercial credit (trade credit) is to facilitate short-term financing for companies to meet their working capital needs without having to rely on formal bank credit. Providing commercial credit allows buyers to defer payment for goods or services received while suppliers continue to provide supplies necessary for business operations, thereby supporting cash flow and operational continuity. This is reflected in research studies that explain that using commercial credit as a financing source helps companies address internal and external financing constraints and provides flexibility in managing working capital, thus impacting the company's overall financial performance. This type of research confirms that commercial credit serves not only as a means of trade transactions but also as an important financing alternative, especially when access to formal loans is limited for companies. (Mahmud, A, A 2022)

Benefits of Commercial Credit

Commercial credit (trade credit) provides various benefits to companies, particularly in supporting operational smoothness and financial stability. One key benefit is helping companies overcome liquidity constraints and maintain cash flow due to delayed payments to suppliers, allowing available funds to be allocated to other operational activities. According to Pattnaik (2020), commercial credit serves as a flexible and effective source of short-term financing for managing a company's working capital. Furthermore, the benefits of commercial credit are evident in its ability to improve company performance and profitability, particularly for companies with limited access to bank financing. The use of commercial credit has a significant positive impact on company performance because it serves as an alternative source of financing when external funding sources are limited. Thus, commercial credit not only helps maintain liquidity and working capital efficiency but also supports improved business performance and strengthens long-term business relationships between suppliers and buyers.

Functions of Commercial Credit

Consumer credit is credit provided by banks to the public to meet consumption needs, rather than for productive or business purposes. Within the economic and banking system, consumer credit has several important functions, including:

1. Increasing public purchasing power

Consumer credit enables people to obtain needed goods and services even when cash is not yet fully available, allowing living needs to be met more quickly.

2. Encouraging real sector growth

Consumer credit distribution increases demand for goods and services such as housing, vehicles, and electronics, thereby stimulating production and distribution activities in the real sector.

3. Supporting public welfare

Consumer credit helps people acquire housing, vehicles, and other living facilities, ultimately improving their quality of life and well-being.

4. As a means of economic equality

Consumer credit allows people who do not have the ability to purchase with cash to gain access to consumer goods, thereby achieving equal economic opportunities.

5. Increasing bank income

Consumer credit is one source of bank income through interest and administrative fees, thus contributing to the bank's profitability and business continuity.

6. Optimizing the banking intermediation function

Consumer credit is a manifestation of the bank's intermediation function, namely collecting funds from the public and distributing them back to the public in the form of credit.

Types of Commercial Loans

According to Kasmir (2014), commercial loans are loans provided by banks to businesses to finance productive business activities, both for working capital and investment needs. This loan aims to improve operational smoothness and business development for the borrower.

Based on its intended use, commercial loans can be divided into several types, namely:

1. Working Capital Loans (KMK)

Working capital loans are loans used to finance a company's daily operational needs, such as purchasing raw materials, paying wages, production costs, and distribution costs. These loans are short-term and tailored to the borrower's business cycle.

According to Kasmir (2014), working capital loans are used to increase business activities and ensure smooth operation.

2. Investment Loans

Investment loans are loans provided to finance the purchase of capital goods or fixed assets, such as machinery, buildings, operational vehicles, and business expansion. These loans are medium to long-term.



Kasmir (2014) explains that investment loans aim to increase production capacity and business development.

3. Trade Credit (Trade Financing)

Trade credit is credit used to finance trade activities, both domestically and internationally, such as purchasing merchandise and financing exports and imports. This credit can take the form of overdraft credit, letters of credit (L/C), and invoice financing.

This credit serves to facilitate the flow of goods and services in trade activities.

4. Production Credit

Production credit is credit used to finance the production process, from raw material procurement to goods ready for sale. This credit is widely used by manufacturing companies and processing industries.

According to Kasmir (2014), production credit is a type of productive credit aimed at increasing business output.

5. Project Credit

Project credit is credit provided to finance a specific project, such as the construction of a building, road, or other construction project, with a term corresponding to the project's completion date.

This credit is usually temporary and will be repaid once the project is completed and generates payment.

6. Small and Medium Enterprise (SME/UMKM) Credit

This credit is provided to small and medium enterprises (SMEs) to support their growth and sustainability. This credit can be in the form of working capital or investment credit with simpler requirements.

This credit aims to promote economic equality and the development of the micro, small, and medium enterprise sector.

Principles of Consumer Lending

When granting commercial loans, banks are required to apply the prudential banking principle to minimize the risk of non-performing loans. According to Kasmir (2014), before granting credit, banks must conduct a creditworthiness analysis of prospective borrowers using several credit assessment principles known as the 5Cs, 7Ps, and 3Rs.

1. The 5Cs Principle

The 5Cs Principle is the most commonly used basic principle in credit analysis, namely:

a. Character

Character is an assessment of the debtor's character, morals, and good faith in fulfilling their credit obligations. This assessment is conducted through credit history, business reputation, and the debtor's relationship with the bank.

b. Capacity

Capacity is the debtor's ability to manage a business and generate income to repay the loan. This assessment is conducted through an analysis of financial statements, cash flow, and business experience.

c. Capital

Capital is the amount of capital a borrower has to run their business. The greater the debtor's equity, the greater the bank's confidence in their ability to bear business risks.

d. Collateral

Collateral is a guarantee provided by the debtor to the bank as credit security in the event of default. Collateral can be in the form of movable or immovable assets that have economic value and clear legal standing.

e. Condition of Economy

Condition of Economy is an assessment of the economic conditions, business sector, and future business prospects of the debtor, including the influence of government policies and market conditions.

2. The 7P Principle

In addition to the 5C principle, Kasmir (2014) also explains the 7P principle in credit analysis, namely:

a. Personality – assessing the debtor's personality and behavior.

b. Party – grouping debtors based on certain classifications (large, medium, small).

c. Purpose – assessing the purpose of the credit use, whether it aligns with business needs.

d. Prospect – assessing the debtor's future business prospects.



- e. Payment – assessing the debtor's ability to make loan payments.
- f. Profitability – assessing a business's ability to generate profits.
- g. Protection – assessing credit protection through collateral and insurance.

3. The 3R Principle

The 3R Principle is a refinement of credit analysis, which includes:

- a. Returns – assessing the business results that will be obtained from the credit provided.
- b. Repayment – assessing the ability to repay the credit on schedule.
- c. Risk Bearing Ability – assessing the debtor's ability to bear business risks.

RESEARCH METHODS

Data Collection Methods

1. Field Research: Direct observation of the selected research object by interviewing stakeholders, such as companies and related agencies.
2. Library Research: Field data collection involves direct data collection at the companies selected as research objects. The author used interview techniques to gather the necessary information.

Type of Research

This research uses a descriptive qualitative method to analyze the procedures of commercial credit granting at PT. Bank Nagari Siteba Branch.

Data Collection Methods

The data were collected through:

1. Observation
2. Interviews
3. Documentation
4. Library Research

Data Analysis Technique

The data analysis technique used in this research is descriptive qualitative analysis by describing and analyzing the data obtained from observations, interviews, and documentation related to commercial credit granting procedures.

Research Measurement

The research measurement focuses on:

1. Credit granting procedures

2. Completeness of credit requirements
3. Credit analysis process
4. Credit approval and disbursement procedures
5. Effectiveness of procedure implementation

Commercial Credit Feasibility Analysis

Commercial credit feasibility analysis is an assessment process conducted by banks to determine whether a credit application is worthy of approval. The primary purpose of this analysis is to reduce the risk of non-performing loans and ensure that disbursed funds can be repaid as agreed. According to Kasmir (2014), credit analysis is conducted to assess the debtor's ability and willingness to fulfill their obligations to the bank. In banking practice, commercial credit feasibility analysis is conducted comprehensively, taking into account several important aspects, as follows:

1. **Character Aspect**
Character aspects relate to the debtor's personality, integrity, and good faith in fulfilling their credit obligations. The assessment is conducted through credit history, business reputation, and the debtor's relationship with the bank. Debtors with a good track record are considered more creditworthy.
2. **Business Capacity Aspect**
Capacity assesses the debtor's ability to manage a business and generate income to repay the loan. The analysis is conducted through an evaluation of financial statements, cash flow, and the stability of business income. The bank will ensure that the debtor's business is capable of generating sufficient profits to meet its credit obligations.
3. **Capital Aspect**
The capital aspect assesses the amount of equity the debtor possesses to run their business. The greater the equity used, the greater the debtor's seriousness and commitment to their business, thus reducing the bank's risk.
4. **Collateral Aspect**
The collateral aspect assesses the feasibility of the collateral provided by the debtor, both in terms of its economic value and legality. Collateral serves as a safeguard against credit failure in the event the debtor is unable to repay its obligations. The bank will assess the type of collateral, its market value, and the validity of its ownership documents.
5. **Business and Economic Conditions Aspect**
This aspect assesses the impact of economic conditions, government policies, and business competition on the debtor's business continuity. Banks need to consider the debtor's future business prospects to ensure that the credit provided remains productive and does not pose a high risk.
6. **Legal Aspect Analysis**
A legal analysis is conducted to ensure that the debtor's business has valid legal standing, such as a business permit, deed of establishment, and credit agreement that comply with applicable laws. This is crucial to provide legal certainty for the bank.



7. Technical and Managerial Aspect Analysis

The technical aspect assesses the operational feasibility of the business, such as production processes, equipment, and location. Meanwhile, the managerial aspect assesses the debtor's management's ability to manage the business professionally and sustainably.

Main Targets of Commercial Lending at PT. Bank Nagari, Siteba Branch

Commercial lending is one of the primary banking activities in carrying out its intermediary function, namely collecting funds from the public and redistributing them in the form of credit to productive business sectors. The primary target for commercial lending at PT. Bank Nagari, Siteba Branch, is directed to borrowers with viable, productive businesses and good business prospects.

The main targets for commercial lending at PT. Bank Nagari, Siteba Branch, include:

1. Micro, Small, and Medium Enterprises (MSMEs)
Commercial lending is focused on MSMEs operating in the trade, services, small-scale industries, and other productive business sectors. This aims to support regional economic growth and increase the business capacity of the community.
2. Productive Businesses with Good Business Prospects
Commercial lending is aimed at businesses with future growth prospects, good income stability, and a clear market share. Businesses with positive prospects are considered capable of generating sufficient cash flow to meet their credit obligations.
3. Debtors with Clear Business Legality
Banks disburse loans to businesses that have complete administrative and legal business documents, such as business permits, Taxpayer Identification Numbers (NPWP), and other supporting documents. This is done to ensure legal certainty and minimize the risk of non-performing loans.
4. Debtors with Repayment Capacity
The primary target for commercial loans is debtors who have the ability to repay the loan according to the agreement. This assessment is conducted through an analysis of the debtor's financial statements, business turnover, and cash flow.
5. Businesses that Support the Regional Economy
Commercial loans are also directed to business sectors that contribute to regional economic development, such as local trade, transportation services, agriculture, fisheries, and home industries.
6. Debtors Who Meet Prudential Banking Principles
Credit disbursement is aimed at debtors who meet the 5Cs (Character, Capacity, Capital, Collateral, and Condition of the Economy) to control credit risk and maintain credit quality.

Applicant Requirements and Documents for Commercial Credit Applications at PT. Bank Nagari, Siteba Branch

When applying for commercial credit at PT. Bank Nagari, Siteba Branch, there are several requirements that must be met by the borrower.

The following are some of the requirements required for the application:

A. Application

1. The application file must consist of at least an application letter and the required documents.
2. The following points must be considered and implemented by each credit institution when accepting a credit application:
 - a. The application letter must be submitted in writing by the prospective borrower, clearly stating the purpose of the letter, the date of the letter, the prospective borrower's details, and the purpose of the application.
 - b. The receipt of the application is recorded in the registration book and assigned a registration number. The authorized bank official will then determine the appropriate steps for processing the application.

B. Required Documents for Credit Applications

1. Individuals

- a. A signed credit application completed with the bank's required information, or a letter of application prepared by the borrower.
- b. Photocopies of the prospective borrower's ID/passport/driver's license (SIM), guarantor, and collateral owner, with the original documents as proof.
- c. Photocopies of the marriage certificate or family card (Kartu Keluarga), for those who are married, with the original documents as proof.
- d. Passport photos of the prospective borrower's husband/wife, for those who are married.
- e. Photocopies of business permits, including NPWP (Taxpayer Identification Number), SIUP (Business License), SITU (Situ Business License), TDP (TDP), and other documents required by applicable laws and regulations, with the original documents as proof.
- f. Except for letter D, number 1, and letter e above, for individual borrowers with a total capital of less than IDR 100,000,000 (one hundred million rupiah), business permit requirements are less stringent, as regulated by the following regulations:



- 1). A business certificate from the market management agency/institution (if the business is located in a market area), or a certificate from the village head or village head.
 - 2). However, for certain businesses that, due to their nature, type, and location, require special permits in accordance with applicable government regulations, these special permits must be completed, such as: HO (Housing Ownership Certificate), IMB (Building Permit), environmental permit, and work contract.
 - g. Financial statements, prepared by the debtor himself or using forms provided by the bank and signed by the debtor.
 - h. For certain credit platforms applicable to banks, prospective debtors are required to submit financial statements audited by a public accountant and a collateral appraisal report conducted by an independent appraiser or consultant.
 - i. Proof of collateral ownership
 - j. Documentary evidence or a certificate indicating family relationships issued by an authorized agency if the collateral is not in the name of the debtor or the debtor's spouse.
 - k. Proof of printed SID (Provided by the bank) or a letter of settlement
 - l. A copy of the debtor's savings book or a printout of the debtor's checking account.
 - m. If the loan to be granted is a takeover of a loan from another bank/financial institution, the required documents must also be fulfilled and submitted based on the policies and technical instructions regarding takeover loans, as stipulated in a separate letter.
 - n. Other documents required for credit analysis and decision-making.
2. Business Entities/Legal Entities
- Legal entities/business entities also have several requirements when applying for commercial credit loans, as follows:
- a. A signed credit application form completed with the information required by the bank, or an application letter prepared by the debtor.
 - b. Photocopies of ID cards (KTP) or other proof of identity of all company/legal entity directors.
 - c. Curriculum vitae of the founders of the legal entity/business entity.

- d. The name of the company and all amendments, with the original documents as proof.
- e. Photocopies of business permits, including NPWP (Taxpayer Identification Number), SIUP (Situ), TDP (Targeted Business License), and other documents required by applicable laws and regulations, with the original documents as proof.
- f. Financial statements, either prepared by the debtor himself or using a form provided by the bank and signed by the debtor.
- g. For credit limits provided by banks, companies are required to submit financial statements audited by a public accountant and a collateral valuation report assessed by an independent consultant.
- h. Original proof of collateral ownership.
- i. Documentary evidence or a letter indicating family relationships issued by an authorized agency if the collateral is not in the name of the debtor or the debtor's spouse.
- j. Proof of a printout of the SID (issued by the bank) or a letter of settlement.
- k. Copy of the debtor's savings book or printout of the debtor's checking account.
- l. If the credit to be granted is a takeover of credit from another bank/financial institution, it must also be

Growth Rate of Commercial Loans at PT. Bank Nagari Siteba Branch

To find out the development of commercial credit provision at PT. Bank Nagari Siteba Branch, can be seen from the nominal amount of credit disbursed and the number of debtors each year. This development can be used to assess the growth rate of commercial credit distribution during the 2021-2025 period. Data regarding the growth rate of commercial credit distribution at PT Bank Nagari Siteba Branch can be seen in the following table.

**Table 1 Amount of Commercial Loans Disbursed PT. Bank Nagari, Siteba Branch
2021–2025 Period
(in Rp.000,-).**

number	year	Amount of Consumer Credit Given	Growth Rate (%)
1	2021	128.833.094.939	0
2	2022	148.088.791.556	14,95%



number	year	Amount of Consumer Credit Given	Growth Rate (%)
3	2023	175.697.117.071	18,64%
4	2024	186.291.620.252	6,03%
5	2025	160.481.454.366	-13,85%

Based on Table 1, regarding the amount of commercial loans disbursed by PT. Bank Nagari, Siteba Branch, during the 2021–2025 period, there are fluctuations in loan disbursement growth from year to year. In 2021, the amount of loans disbursed was IDR 128,833,094,939, used as the base year with a growth rate of 0%. Subsequently, in 2022, the amount of loans increased to IDR 148,088,791,556, with a growth rate of 14.95%. This increase indicates increased demand for commercial loans and public confidence in the bank's performance. In 2023, loan growth again experienced a significant increase of 18.64%, with total loans reaching IDR 175,697,117,071. This indicates that lending activity is in a relatively good condition and experiencing expansion.

However, credit growth began to slow in 2024, although total credit continued to increase to Rp186,291,620,252, with a growth rate of only 6.03%. This decline in growth could be due to various factors, such as credit tightening policies, economic conditions, and increased bank prudence in disbursing credit. In 2025, total credit disbursed decreased to Rp160,481,454,366, with a negative growth rate of -13.85%. This decline indicates a contraction in commercial credit disbursement, likely influenced by decreased credit demand, increased credit risk, or less stable economic conditions. Overall, the data shows that commercial credit disbursement at PT. Bank Nagari Siteba Branch experienced quite good growth in the 2022–2023 period, but experienced a slowdown in 2024 and a decline in 2025. This underscores the importance of an effective credit management strategy and the application of prudent principles in maintaining the quality of the credit portfolio.

DISCUSSION

Based on calculations regarding commercial credit growth at PT. Bank Nagari Siteba Branch for the 2021–2025 period, it can be explained that credit distribution exhibits a fluctuating pattern from year to year. In 2021, the total commercial credit disbursed was IDR 128,833,094,939, used as the base year with a growth rate of 0%. Subsequently, in 2022, the total credit increased to IDR 148,088,791,556, with a growth rate of 14.95%. This increase indicates that credit distribution is starting to experience quite positive development, indicating increasing demand for credit from the public. In 2023, commercial credit experienced a more significant increase, with total disbursement reaching IDR 175,697,117,071, with a growth rate of 18.64%. This relatively high growth reflects increased economic activity and customer confidence in the bank's ability to provide financing. Furthermore, in 2024, the amount of commercial credit increased again to Rp186,291,620,252, but with a slower growth rate of 6.03%. This indicates that although credit distribution is still growing, the growth rate is starting to decline. This condition may

be influenced by more selective credit distribution policies and the implementation of prudential principles by banks. However, in 2025, the amount of commercial credit decreased to Rp160,481,454,366 with a negative growth rate of -13.85% compared to the previous year. This decline indicates a slowdown in commercial credit distribution, likely caused by unstable economic conditions, increased credit risk, and decreased demand for financing from the public. Overall, commercial credit growth during the 2021–2025 period showed a fluctuating trend, with significant increases in 2022 and 2023, a slowdown in 2024, and a decline in 2025. This provides banks with an evaluation framework for formulating more effective credit distribution strategies to maintain sustainable growth and optimally manage credit risk. The commercial credit granting procedure is a series of systematic steps undertaken by financial institutions to channel funds to businesses safely and productively. This process begins with a customer submitting a credit application, accompanied by administrative and financial documents, followed by a feasibility analysis using prudent principles such as the 5Cs (character, capacity, capital, collateral, and economic conditions). This is followed by an assessment of collateral and a decision-making process by the bank. If approved, both parties sign a credit agreement before funds are disbursed. The next stage is monitoring and.

CONCLUSION

Based on the results of the research and discussion, it can be concluded that the procedures for granting commercial credit at PT. Bank Nagari Siteba Branch have been implemented systematically and in accordance with the prudential banking principle. The bank applies credit analysis through the 5C, 7P, and 3R principles to assess the feasibility of prospective debtors before approving credit applications. In addition, the completeness of administrative, legal, and collateral requirements is an important factor in minimizing the risk of non-performing loans and maintaining credit quality.

The study also shows that the main target of commercial credit distribution is focused on productive sectors, especially Micro, Small, and Medium Enterprises (MSMEs) that have good business prospects and repayment capability. Through this credit distribution, the bank contributes to supporting regional economic development and increasing community business activities in West Sumatra.

Furthermore, the growth of commercial credit at PT. Bank Nagari Siteba Branch during the 2021–2025 period experienced fluctuations. Commercial credit distribution increased significantly in 2022 and 2023, indicating growing public demand and confidence in the bank's financing services. However, credit growth slowed in 2024 and declined in 2025 due to several factors, including economic conditions, stricter credit policies, and increasing credit risk. Overall, the performance of commercial credit distribution can still be considered fairly good, although more effective credit supervision and risk management are needed to maintain sustainable growth and reduce the possibility of non-performing loans in the future.



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